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ABSTRACT

5 A method, system, and apparatus for reading from and writing to a multi-
memory card, such as a bankcard, credit card, or smart card. The apparatus of the
system includes reading devices, writing devices, and controllers for reading from and
writing to the magnetic, optical, and electronic memory portions of a multi-memory
card. The method of the present invention includes a method for controlling the
reading from and writing to such cards via software applications that integrate control
of a magnetic read/write component, an optical read/write component, an electronic
10 read/write component and their respective transport mechanisms. The software
applications integrate the multiple read/write components to allow such functions as
for example bank and medical transactions to be performed utilizing a single multi-
memory card.

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